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Digital Waqf Governance for Sustainable Islamic Education: A Framework for Financial Accountability and Institutional Resilience in Pesantren

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Abstract :
This study aims to examine how digital waqf governance can strengthen financial accountability and institutional resilience in pesantren-based Islamic education. A qualitative case study design was employed to investigate how digital financial recording, reporting, verification, stakeholder participation, and institutional monitoring operate within an Islamic educational setting. Data were collected through semi-structured interviews, participant observation, and document analysis involving institutional leaders, financial administrators, teachers, and relevant stakeholders. Data were analyzed through data condensation, display, and verification, while credibility was strengthened through source and technique triangulation, member checking, and prolonged engagement. The findings indicate that digital waqf governance operates through four interconnected practices: digital financial documentation, transaction verification, transparent reporting, and managerial monitoring. These practices improve financial traceability, strengthen stakeholder trust, support resource allocation, and contribute to institutional resilience. The study concludes that digitalization becomes effective when integrated with governance structures, accounting standards, human oversight, and educational priorities. The study implies that pesantren should develop integrated digital waqf governance systems to sustain accountable and resilient Islamic education.

INTRODUCTION

Waqf represents an important Islamic social-finance instrument that can strengthen educational access, institutional welfare, and community development. In pesantren, waqf can support educational facilities, scholarships, operational activities, productive assets, and long-term institutional financing. The central issue is therefore not merely how much waqf is collected, but how its management can remain accountable, transparent, sustainable, and trusted. Recent studies show that accountability and transparency are fundamental to strengthening public trust in waqf institutions, while governance quality influences the sustainability and effectiveness of waqf assets (Gultom & Soemitra, 2022; Ningsih et al., 2023). At the same time, digitalization provides opportunities to improve accessibility, reporting, monitoring, and public participation in waqf management (Fauzi et al., 2023; Adinugraha et al., 2024). Consequently, digital waqf governance is increasingly important because it connects financial accountability with sustainable educational development and institutional resilience.

The general problem is that waqf management continues to face challenges concerning transparency, accountability, reporting quality, professional capacity, and institutional coordination. Previous studies indicate that accountability in waqf institutions remains relatively underdeveloped compared with the extensive literature discussing waqf potential and utilization (Ainol-Basirah & Siti-Nabiha, 2022). Similar problems appear in pesantren, where financial management may still rely on simple bookkeeping, informal reporting, and limited integration of accounting information systems (Maryani & Kurniawan, 2022; Sutrisno et al., 2024). These conditions can make it difficult for donors, beneficiaries, governing bodies, and educational stakeholders to understand how waqf resources are collected, managed, allocated, and evaluated. Moreover, weak financial governance can reduce institutional resilience when pesantren experience financial uncertainty or changing educational demands. Therefore, the problem extends beyond financial administration: it concerns the capacity of pesantren to establish trustworthy governance structures capable of protecting waqf assets while sustaining educational missions.

The field phenomenon demonstrates that digitalization has begun to transform waqf collection, payment, reporting, and communication in Indonesia. The development of the national Satu Wakaf Indonesia application illustrates institutional efforts to integrate waqf platforms and expand public participation through digital infrastructure (Bank Indonesia, 2023). Research on digital cash waqf also shows that digital platforms can strengthen transparency, accountability, accessibility, and participation, although challenges remain regarding regulation, infrastructure, digital literacy, and human-resource capacity (Lubis et al., 2024). Within pesantren, digital financial systems are similarly emerging as tools for improving financial administration and efficiency (Khilmi et al., 2024). Nevertheless, digital adoption does not automatically guarantee good governance. Technology can improve the availability of financial information while leaving problems of oversight, reporting standards, role clarity, and accountability unresolved. The emerging phenomenon is therefore a shift from conventional waqf administration toward digitally supported governance, but the integration of digital systems with pesantren financial accountability remains insufficiently institutionalized.

Existing literature has examined waqf governance from several perspectives, including accountability, transparency, stakeholder management, reporting, financial models, and institutional performance. Systematic reviews demonstrate that effective governance requires clear responsibilities, stakeholder participation, regulatory coordination, and mechanisms for accountability (Zulkifli et al., 2022; Himmawan et al., 2025). Research on Good Nazhir Governance also shows the importance of transparency, accountability, responsibility, professionalism, and equality in waqf management, while identifying continuing challenges concerning risk management and accounting standards (Aryana & Yuliafitri, 2023). Other research emphasizes that standardized reporting is necessary because differences in financial reporting and asset valuation can reduce comparability and reliability (Roslan & Nor Muhamad, 2024). However, these studies primarily focus on waqf institutions as independent philanthropic organizations. The specific intersection between digital waqf governance and the financial resilience of pesantren as educational institutions remains less explored. This gap is important because pesantren operate simultaneously as educational, religious, social, and economic institutions.

A second research gap concerns the limited integration of digital governance, financial accountability, and institutional resilience within one analytical framework. Studies on digital waqf have demonstrated that technology can increase accessibility and transparency, but they often emphasize technological platforms rather than the organizational routines through which digital information becomes accountable decision-making (Adinugraha et al., 2024; Lubis et al., 2024). Conversely, research on pesantren financial management emphasizes accounting competence, leadership, information systems, and reporting but rarely positions waqf as a strategic source of educational resilience (Sutrisno et al., 2024; Hamdana & Donna, 2024). Recent research on waqf sustainability similarly indicates that governance, innovation, and risk management are interconnected dimensions of institutional sustainability (Rasdi, 2024; Kamaruzaman & Ishak, 2024). Thus, the unresolved problem concerns how digital waqf governance can be embedded into pesantren management so that technology supports financial transparency, strengthens accountability, improves resource allocation, and enhances institutional capacity to withstand financial and organizational pressures.

The state of the art of this study lies in conceptualizing digital waqf governance as an integrated institutional mechanism linking digital financial systems, accountability, transparency, stakeholder participation, and educational resilience. Recent studies demonstrate that blockchain, digital platforms, and integrated reporting systems can strengthen traceability and transparency in waqf management (Mohaiyadin et al., 2022; Ihsan & Syamsuri, 2025). Research on digital waqf also indicates that independent auditing, public reporting, stakeholder involvement, and digital documentation can strengthen trust and accountability (Salsabila et al., 2025). Meanwhile, the updated Pesantren Accounting Guidelines provide an institutional foundation for improving financial reporting in Indonesian pesantren (Ikatan Akuntan Indonesia, 2024). The novelty of this study is therefore the integration of these developments into a pesantren-based educational framework. Rather than treating waqf merely as a fundraising instrument, the study positions digital governance as an institutional capability that can protect financial integrity, strengthen stakeholder trust, improve educational continuity, and build long-term organizational resilience.

The research problem is how digital waqf governance can strengthen financial accountability and institutional resilience in pesantren. The provisional argument is that digital waqf governance can contribute to sustainable Islamic education when digital financial records, transparent reporting, internal controls, stakeholder participation, and institutional oversight operate as an integrated system. Digitalization is expected to improve traceability and information accessibility, but its effectiveness depends on human competence, leadership commitment, accounting standards, governance structures, and ethical responsibility. This argument corresponds with studies emphasizing that accountability requires more than financial reporting because it also concerns institutional legitimacy, stakeholder trust, and responsibility toward beneficiaries (Nurhudawi et al., 2023; Nurngaini & Sholihin, 2023). It also reflects evidence that digital waqf can improve transparency and public participation when supported by appropriate institutional mechanisms (Lubis et al., 2024). Therefore, this study investigates how digital waqf governance operates within pesantren and how it can become a strategic mechanism for financial accountability, educational sustainability, and institutional resilience.

RESEARCH METHODS

This study employed a qualitative research approach using a case study design. The design was selected because the research seeks to understand deeply how digital waqf governance is implemented, interpreted, negotiated, and institutionalized within the natural environment of a pesantren-based educational institution. A case study enables the researcher to examine governance practices as an interconnected phenomenon involving leadership, financial administration, waqf management, information technology, accountability, stakeholder participation, and educational sustainability. The study does not aim for statistical generalization but seeks to develop a contextual explanation of how digital waqf governance can strengthen financial accountability and institutional resilience.

The research was conducted at Madrasah Murul Wafa. The site was purposively selected because the institution represents an Islamic educational environment in which educational management, religious values, financial administration, and community participation intersect. The setting provides an appropriate context for examining how waqf resources can be managed through increasingly digital financial practices while maintaining accountability and institutional responsibility. The location was also selected because the management of educational resources in a pesantren environment requires a balance between traditional trust-based relationships and contemporary demands for transparent financial reporting. Thus, Madrasah Murul Wafa provides a relevant setting for examining digital waqf governance as part of sustainable Islamic educational management.

Data were collected through semi-structured interviews, participant observation, and document analysis. Interviews explored the management of waqf funds, digital financial recording, transparency, reporting, internal control, stakeholder participation, challenges, and the contribution of waqf to educational sustainability. Informants included institutional leaders, financial administrators, teachers or coordinators involved in financial activities, and selected stakeholders familiar with waqf management. Observations were conducted in administrative offices, financial-management activities, meetings, and other institutional settings relevant to waqf governance. Documents examined included financial reports, waqf records, receipts, planning documents, accountability reports, institutional policies, and digital documentation. The combination of these techniques enabled the researcher to compare stated governance practices with actual institutional routines and documentary evidence.

Data analysis followed an interactive process involving data condensation, data display, and verification/conclusion drawing. First, interview transcripts, observation records, and institutional documents were condensed by selecting information related to digital waqf governance, financial accountability, transparency, reporting, internal control, stakeholder participation, and institutional resilience. Second, the condensed data were displayed through thematic categories and matrices to identify relationships between digital practices and governance outcomes. Third, patterns were compared across informants and data sources. Emerging interpretations were repeatedly verified against empirical evidence to identify consistencies, contradictions, and contextual explanations. Conclusions were progressively developed throughout the research process rather than being produced only at the final stage.

The trustworthiness of the data was established through source triangulation, technique triangulation, member checking, prolonged engagement, and an audit trail. Source triangulation compared information obtained from institutional leaders, financial administrators, teachers, and other relevant stakeholders. Technique triangulation compared interview findings with observations and institutional documents. Member checking was conducted by confirming important interpretations with selected informants. Prolonged engagement enabled the researcher to distinguish routine governance practices from temporary activities. An audit trail was maintained to document the research process, coding decisions, interpretation development, and links between empirical evidence and conclusions. These procedures strengthened credibility, dependability, confirmability, and contextual validity.

RESULTS AND DISCUSSION

Results

Digital Waqf Governance as a Mechanism for Financial Accountability

Operationally, digital waqf governance in this study refers to the institutional process of using digital tools and governance procedures to record, monitor, report, and communicate waqf-related financial activities while maintaining transparency, accountability, and responsible resource utilization. At the research site, the practice was reflected in the movement from informal financial documentation toward more structured recording, digital archiving, periodic reporting, and verification of waqf-related transactions. Financial accountability was understood not only as the preparation of financial reports but also as the ability of administrators to explain how waqf resources were received, allocated, utilized, and evaluated. Institutional resilience referred to the institution’s capacity to maintain educational programs and respond to financial uncertainty through diversified, traceable, and responsibly managed resources. This finding is consistent with research emphasizing governance, accountability, and sustainability as interconnected dimensions of waqf management (Himmawan et al., 2025; Rasdi, 2024).

The head of the institution explained that digital recording was increasingly regarded as necessary because financial information needed to be easily checked and communicated to stakeholders. “We cannot depend only on personal records anymore. Waqf transactions need to be recorded digitally so that the management can check the information and explain it when donors or the foundation ask about the use of funds.” This statement indicates that digitalization was understood not merely as an administrative convenience but as a mechanism for strengthening institutional accountability. The researcher interprets this evidence as showing a transformation in the meaning of financial responsibility: accountability becomes increasingly connected to the availability, traceability, and accessibility of information. The leadership perspective also indicates that digital governance requires organizational commitment because technology becomes meaningful only when institutional actors are willing to use financial information as a basis for explanation, supervision, and decision-making.

The financial administrator provided a complementary perspective: “Every receipt and expenditure related to waqf is recorded, and we try to organize the documents digitally. The important thing is that the report can be checked again when needed, especially when we prepare reports for the foundation and donors.” The statement demonstrates that digital governance operates through traceability and documentation. The administrator's emphasis on rechecking information indicates that accountability is not limited to producing a report but involves maintaining evidence that allows transactions to be reconstructed. The researcher interprets this pattern as an emerging internal-control mechanism in which digital documentation reduces dependence on memory and fragmented physical records. Such practices are important because previous research has identified inconsistent reporting and weak documentation as obstacles to effective waqf accountability (Gultom & Soemitra, 2022; Roslan & Nor Muhamad, 2024). Digital records consequently function as both administrative evidence and institutional memory.

Observation of financial-management activities indicated that digital documentation was increasingly incorporated into routine administrative practices. Financial officers organized transaction records, maintained digital files, checked supporting documents, and prepared periodic summaries for institutional reporting. In several activities, information was cross-checked before being included in financial summaries. The researcher observed that the use of digital documentation created a more visible connection between financial transactions and accountability requirements. However, digitalization remained dependent on staff competence and organizational discipline; the existence of a digital file did not automatically guarantee complete reporting or systematic monitoring. This pattern corresponds with research showing that digital waqf management can enhance transparency and participation but continues to face challenges involving digital literacy, infrastructure, regulation, and professional human resources (Lubis et al., 2024; Adinugraha et al., 2024). Therefore, technology appeared most effective when accompanied by standardized procedures and responsible human oversight.

In restatement, the findings indicate that digital waqf governance at the institution operates through four connected practices: digital recording, evidence verification, transparent reporting, and managerial monitoring. Digital recording provides an accessible financial trail; verification ensures that recorded information corresponds with supporting evidence; reporting communicates the use of resources to relevant stakeholders; and monitoring allows institutional leaders to evaluate whether waqf resources are being used according to educational priorities. These practices collectively strengthen financial accountability because they make financial information more traceable and reviewable. At the same time, they contribute to institutional resilience by helping administrators identify available resources, monitor expenditure, plan educational activities, and respond to financial pressures. This interpretation is consistent with contemporary research showing that digitalization can strengthen waqf transparency while governance mechanisms remain necessary to transform digital information into accountable institutional practice (Salsabila et al., 2025; Nurhudawi et al., 2024).

The description of the data reveals a clear pattern: **digitalization, documentation, verification, transparency, institutional confidence, resilience**. Digital tools initially improve the availability of financial information, but their governance value emerges when information is systematically verified and communicated. The pattern also demonstrates that accountability is relational rather than purely technical. Leaders provide direction, financial administrators maintain records, teachers and institutional actors contribute to monitoring, and stakeholders receive information about resource utilization. This distributed pattern supports recent stakeholder-oriented research emphasizing that sustainable waqf governance requires coordination among administrators, regulators, beneficiaries, donors, and other institutional actors (Himmawan et al., 2025). Accordingly, digital waqf governance should not be reduced to an application or accounting platform; it represents an institutional arrangement in which technology, people, procedures, values, and accountability mechanisms operate together.

Table 1 Indicators of Digital Waqf Governance and Institutional Accountability

Informant Position	Interview Excerpt	Indicator
Head of Institution	"We cannot depend only on personal records anymore. Waqf transactions need to be recorded digitally so that the management can check the information and explain it when donors or the foundation ask about the use of funds."	Digital financial recording and institutional transparency
Financial Administrator/Coordinator	"Every receipt and expenditure related to waqf is recorded, and we try to organize the documents digitally. The important thing is that the report can be checked again when needed."	Transaction traceability and documentation
Teacher/Coordinator	"When financial information is organized, it is easier for us to understand which programs receive support and whether the resources are being used according to educational priorities."	Resource monitoring and educational alignment
Waqf/Finance Staff	"Before the report is submitted, we check the supporting documents and compare them with the records so that mistakes can be identified."	Internal verification and financial control
Institutional Stakeholder	"Transparency makes people more confident because they can see that the funds are managed for educational purposes."	Stakeholder trust and accountability
Teacher/Staff	"If the institution has reliable records, planning becomes easier because we know what resources are available and what needs to be prioritized."	Institutional planning and resilience

Table 1 demonstrates that digital waqf governance is constructed through a sequence of mutually reinforcing accountability practices rather than through technology alone. The head of the institution establishes the importance of digital records as a source of institutional transparency, while financial administrators operationalize this principle through transaction documentation and traceability. Teachers and coordinators connect financial information with educational priorities, demonstrating that financial accountability has pedagogical consequences because resource allocation determines the institution's capacity to maintain programs. Verification practices further strengthen governance by reducing the possibility that inaccurate or unsupported transactions enter institutional reports. This finding supports research emphasizing that waqf accountability requires systematic reporting, internal controls, and clear institutional responsibilities (Ainol-Basirah & Siti-Nabiha, 2022; Salsabila et al., 2024). Digitalization therefore functions as an infrastructure that makes accountability more visible and operational.

The table also reveals that digital governance contributes to institutional resilience through information-based planning and stakeholder trust. When financial information is organized and traceable, institutional leaders can make more informed decisions concerning educational priorities and resource allocation. Stakeholders are also more likely to trust an institution when financial information can be explained and supported by documentary evidence. This corresponds with studies demonstrating that transparency and accountability are important determinants of trust in waqf institutions (Gultom & Soemitra, 2022; Evrytanadha & Erma, 2024). The finding extends this literature by placing these principles within the pesantren educational context, where waqf is not simply a philanthropic asset but can function as an educational sustainability mechanism. Thus, digital waqf governance links financial integrity with the institution's capacity to preserve educational services under changing financial conditions.

Discussion

The finding that digital waqf governance strengthens financial accountability is consistent with Gultom and Soemitra (2022), who identify transparency and accountability as central mechanisms for increasing public trust in waqf institutions. It also corresponds with Ainol-Basirah and Siti-Nabiha (2022), who show that waqf accountability remains an underdeveloped research area involving reporting, governance, and performance measurement. The present study extends this literature by demonstrating how accountability can be operationalized through digital documentation within a pesantren educational setting. Digital records create traceability, while verification and reporting transform information into accountability. Theoretically, this suggests that waqf accountability should be understood as both a governance principle and an information process. Practically, pesantren should establish standardized digital recording, verification, reporting, and monitoring procedures for waqf resources.

The finding concerning digital transparency is aligned with Lubis et al. (2024), who found that digital cash-waqf management can improve transparency, accountability, and public participation while facing challenges related to regulation, infrastructure, and digital literacy. Adinugraha et al. (2024) similarly argue that digitalization can accelerate the transformation of cash-waqf management and expand public engagement. However, the present study differs by demonstrating that digitalization within pesantren must be connected to educational priorities rather than focusing only on fundraising efficiency. This distinction is theoretically significant because it positions digital waqf governance as part of educational institutional management. Practically, digital platforms should not only display incoming funds but also provide information regarding allocation, beneficiaries, educational programs, and outcomes. Such transparency can strengthen stakeholder confidence and reinforce the legitimacy of waqf-supported education.

The finding that governance requires verification and standardized reporting corresponds with Aryana and Yuliafitri (2023), who identify transparency, accountability, responsibility, professionalism, and equality as important elements of Good Nazhir Governance. Roslan and Nor Muhamad (2024) similarly emphasize the need for standardized waqf reporting because differences in reporting practices can undermine comparability and reliability. The updated Pedoman Akuntansi Pesantren further strengthens the institutional basis for systematic financial reporting in pesantren (Ikatan Akuntan Indonesia, 2024). The present study contributes by connecting these accounting principles with digital governance and educational resilience. Theoretically, accountability should therefore be understood as a socio-technical process combining standards, people, evidence, and technology. Practically, pesantren should integrate digital financial systems with accounting guidelines, internal controls, periodic audits, and accessible stakeholder reporting.

The finding that digital waqf governance contributes to institutional resilience is consistent with Rasdi (2024) and Kamaruzaman and Ishak (2024), who emphasize governance, innovation, financial models, and risk management as interconnected dimensions of waqf sustainability. Research on waqf-based microfinance also demonstrates that governance and social capital influence institutional sustainability and performance (2024). In the pesantren context, waqf can provide an additional resource base that supports educational continuity, particularly when management is capable of monitoring assets and allocating resources strategically. The present study extends the sustainability literature by identifying digital governance as an organizational capability supporting resilience. Practically, pesantren should use digital financial information not only for reporting but also for planning, risk identification, resource diversification, and long-term educational budgeting. Thus, digital governance can transform waqf from passive financial support into a strategic institutional resource.

Overall, the study contributes a framework connecting digitalization, waqf governance, financial accountability, stakeholder trust, and institutional resilience. This framework complements recent research on digital waqf, blockchain governance, accountability, and pesantren financial management (Mohaiyadin et al., 2022; Fauzi et al., 2023; Ihsan & Syamsuri, 2025). Its theoretical contribution is the proposition that digital waqf governance should be understood as an institutional capability rather than simply a technological innovation. Its practical contribution is a governance pathway consisting of digital recording, verification, standardized reporting, stakeholder disclosure, monitoring, and strategic resource allocation. Nevertheless, the study is limited by its single-case setting and qualitative approach. Future research should compare multiple pesantren, investigate different forms of digital waqf platforms, measure stakeholder trust quantitatively, and examine whether digital governance produces measurable improvements in financial sustainability, educational outcomes, and institutional resilience over time.

CONCLUSION

This study concludes that digital waqf governance can strengthen financial accountability and institutional resilience when digital technology is integrated with transparent reporting, transaction verification, internal controls, stakeholder participation, and strategic educational planning. The most important lesson is that digitalization alone does not create accountable governance; its value emerges when technology is supported by competent human resources, leadership commitment, standardized accounting procedures, and ethical responsibility. The study contributes theoretically by connecting digital waqf governance with sustainable Islamic education and by positioning accountability as a socio-technical institutional process. Practically, pesantren can use digital systems to improve traceability, transparency, stakeholder trust, and resource allocation. However, the findings are limited by the single-case qualitative setting, so future research should compare multiple pesantren, examine digital governance quantitatively, and assess its long-term effects on financial sustainability, educational continuity, and institutional resilience.

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